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FORM B1 UNITED STATES BANKRUPTCY OF ILLING EASTERN DIVISION (CHICAGO	OIS	Voluntary Petition					
Name of Debtor (if individual, enter Last, First Middle):	Name of Joint Debtor (Spouse) (if individual, e	enter Last, First Middle):					
Johnson, Yvonne							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the (include married, maiden, and trade names):	ne last 6 years					
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-2400	Last four digits of Soc. Sec. No. / Complete El one, state all):	N or other Tax I.D. No (if more than					
Street Address of Debtor (No. and Street, City, State and Zip Code): 8355 S. Burnham, 1st Flr. Chicago, IL 60617	Street Address of Joint Debtor (No. and Street	t, City, State and Zip Code):					
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place	of Business:					
Mailing Address of Debtor (if different from street address): 8355 S. Burnham, 1st Flr. Chicago, IL 60617	Mailing Address of Joint Debtor (if different fro	m street address):					
Location of Principal Assets of Business Debtor (if different from street address above):							
Information Regarding the Debto	or (Check the Applicable Boxes)					
 Venue (Check any applicable box) ☑ Debtor has been domiciled or has had a residence, principal place of bu preceding the date of this petition or for a longer part of such 180 days th ☐ There is a bankruptcy case concerning debtor's affiliate, general partner. 	nan in any other District.	for 180 days immediately					
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankrupto						
✓ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	the Petition is Filed (Chapter 7 Chapte Chapter 9 Chapte Section 304 - Case ancillary to for	r 11 ☑ Chapter 13 r 12					
Nature of Debts (Check one box)	Filing Fee (Ch	eck one box)					
☑ Consumer/Non-Business ☐ Business	✓ Full Filing Fee attached						
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.						
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unsecured Debtor estimates that, after any exempt property is excluded and adminithere will be no funds available for distribution to unsecured creditors.	d creditors.	SPACE IS FOR COURT USE ONLY					
Estimated Number of Creditors — — — —	0-199 200-999 1000-Over						
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,00 \$500,000 \$1 million \$10 million \$50 million	01 to \$50,000,001 to More than on \$100 million \$100 million						
Estimated Debts	01 to \$50,000,001 to More than on \$100 million						

Official Form 1)(12/03)	Document	Page 2 of 27	FORM B1, Page 2
Voluntary Petition (page 2)		Name of Debtor(s): Yvonne	Johnson
(This page must be completed and filed in eve	erv case)		
Prior Bankruptcy Case(s) F	• •	6 Years (If more than two, att	ach additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Chicago; Chapter 7 Discharged		99-35390	11/15/1999
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any	Spouse, Partner	or Affiliate of this Debtor	
Name of Debtor: None		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in titue and correct. [If petitioner is an individual whose debts are primarily consumer of chosen to file under chapter 7] I am aware that I may proceed under stand the relief a each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United Stapecified in this petition. X /s/ Yvonne Johnson Yvonne Johnson Telephone Number (If not represented by an attorned 10/10/2005)	his petition is ebts and has der chapter 7, available under ates Code,	(To be completed if debtor is requi 10Q) with the Securities and Exchof the Securities Exchange Act of Exhibit A is attached at (To be completed if debtor is an indebts) I, the attorney for the petit that I have informed the petitioner may proceed under chapter 7, 11 have explained the relief available X /s/ Robert J. Adams & Robert J. Adams & A	Associates 10/10/2005
Date Signature of Attorney		Yes, and Exhibit C is a	attached and made a part of this petition.
X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 001 Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603	3056	Signature of No	n-Attorney Petition Preparer etition preparer as defined in 11 U.S.C. § 110, compensation, and that I have provided the ent.
•		Printed Name of Bankrup	otcy Petition Preparer
Phone No. <u>(312) 346-0100</u> Fax No. <u>(312) 34</u> 10/10/2005 Date Signature of Debtor (Corporation/Partner		Social Security Number	
I declare under penalty of perjury that the information provided in t true and correct, and that I have been authorized to file this petitio the debtor. The debtor requests relief in accordance with the chapter of title 1 Code, specified in this petition.	his petition is n on behalf of	Address Names and Social Security numb assisted in preparing this docume	pers of all other individuals who prepared or ent:
X		conforming to the appropriate off	·
Printed Name of Authorized Individual		Signature of Bankruptcy	Petition Preparer
Title of Authorized Individual 10/10/2005			failure to comply with the provisions of title 11 ptcy Procedure may result in fines or § 110; 18 U.S.C. § 156).

Date

NITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				

Total:

\$0.00

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash	,	\$35.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		LaSalle Bank checking	-	\$40.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		used furniture	-	\$225.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		clothing	-	\$200.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
	.—	Tota	l >	\$500.00

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

Total >

\$500.00

SCHEDULE B (PERSONAL PROPERTY)

		Continuation Sneet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
		Tota		\$500.00

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 21. Patents, copyrights, and other	x			
intellectual property. Give particulars.				
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chevy Tracker	-	\$9,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
	ш	Tota	l >	\$9,500.00

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			

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IN RE: Yvonne Johnson CASE NO

CHAPTER

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

√ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
cash	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
LaSalle Bank checking	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
used furniture	735 ILCS 5/12-1001(b)	\$225.00	\$225.00
clothing	735 ILCS 5/12-1001(a), (e)	\$200.00	\$200.00
2001 Chevy Tracker	735 ILCS 5/12-1001(c)	\$0.00	\$9,000.00
	1	\$500.00	\$9,500.00

IN RE: Yvonne Johnson

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-	CASE NO

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CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Check this box if debtor has no creditors holding secured claims to report on Schedule D.

Check this box	CIT	Jebic	or has no creditors holding secured claims t	1 O	epo	ort (on Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 014772095197			DATE INCURRED: NATURE OF LIEN:					
Nuvell Credit Corporation PO Box 7100 Little Rock, AR 72223-7100		-	Car Loan COLLATERAL: 2001 Chevy Tracker REMARKS:				\$9,230.00	\$230.00
			COLLATERAL VALUE: \$9,000.00					
continuation sheets attache	ed		Total for this Page (Sub				\$9,230.00	\$230.00
			Running	То	tal :	>	\$9,230.00	\$230.00

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IN RE: Yvonne Johnson CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule
TY	'PES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheet
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
	Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or r the date of adjustment.
_	continuation sheets attached

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CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

TYPE OF PRIORITY Admi	TYPE OF PRIORITY Administrative allowances							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Robert J. Adams & Associates 125 S. Clark St., Ste 1810 Chicago, IL 60603		-	DATE INCURRED: 10/07/2005 CONSIDERATION: Attorney Fees REMARKS: includes filing fee and copying costs				\$2,400.00	\$2,400.00
			Total for this Page (Sul Running				\$2,400.00 \$2,400.00	\$2,400.00 \$2,400.00

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CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: AFNI 404 Brock Dr. PO Box 3097 Bloomington, IL 61702-3097		-	DATE INCURRED: CONSIDERATION: Collecting for - Z-Tel Communications REMARKS:				\$210.00
ACCT #: 225 Americash Loans, LLC 28 E. Madison Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$400.00
ACCT #: Blair Corporation 220 Hickory St. Warren, PA 16366		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$110.00
ACCT #: 4559502000416356 Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Ste. 400 Chicago, IL 60606-4440		-	DATE INCURRED: CONSIDERATION: Attorney for - Providian Financial REMARKS:				\$2,975.00
ACCT#: BMG Music P.O.Box 91545 Indianapolis, IN 46291-0545		-	DATE INCURRED: CONSIDERATION: Mail Music Club REMARKS:				\$30.00
ACCT #: 1741182 Crossing Pointe 220 Hickory St. Warren, PA 16368-2000		-	DATE INCURRED: CONSIDERATION: Store Debt REMARKS:				\$210.00
ACCT #: 5770915025078592 Enhanced Recovery Corp. 10550 Deerwood Park Blvd. Ste. 600 Jacksonville, FL 32256		-	DATE INCURRED: CONSIDERATION: Collecting for - FCNB REMARKS:				\$675.00
continuation sheets attached							

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CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Fingerhut 400 N, Rogers Rd. Olathe, KS 66063-3330		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$430.00
ACCT#: Fleet PO Box 17192 Wilmington, DE 19850-7192		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,295.00
ACCT#: 8511988901 Midland Credit Management PO Box 939019 San Diego, CA 92193-9019		-	DATE INCURRED: CONSIDERATION: Collecting for - Fingerhut REMARKS:				\$490.00
ACCT#: F9139139 Northland Group Inc. P.O.Box 390846 Edina, MN 55439		-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				\$930.00
ACCT#: F7025373 Northland Group Inc. P.O.Box 390846 Edina, MN 55439		-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				\$810.00
ACCT #: 4388-6420-2518-1507 OSI Collection Services, Inc. PO Box 959 Brookfield, WI 53008		-	DATE INCURRED: CONSIDERATION: Collecting For - Capital One Service REMARKS:				\$2,200.00
ACCT#: 9453198 Protocol Recovery Service, Inc. 509 Mercer Ave Panama City, FL 32401		-	DATE INCURRED: CONSIDERATION: Collecting for - Household Renaissance REMARKS:				\$1,635.00
		<u> </u>	Total for this Page (Subtotal)	>		<u> </u>	\$8,790.00
Running Total > \$13,400.00							

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Running Total >

\$13,595.00

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 080030186171567246142			DATE INCURRED: CONSIDERATION:				
Quest Diagnostics PO Box 7304 Hollister, MO 65673-7304		•	medical REMARKS:				\$155.00
ACCT #:			DATE INCURRED: CONSIDERATION:				
University of Chicago Hospital 5841 S. Maryland Chicago, IL 60637		-	Medical REMARKS:				\$40.00
Total for this Page (Subtotal) > \$195.0							\$195.00

NITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Deper	ndents of I	Debtor and Spou	<mark>ise (Names,</mark>	Ages and Relationship	os)
Status	Name	Age	Relationship	Name	Age	Relationship
		8	Son			
Single						
Employment	Debtor			Spouse		
Occupation	Administrative Clerk					
Name of Employer	County of Cook					
How Long Employed	8 Years					
Address of Employer	Chicago, IL					
Income: (Estimate of ave	erage monthly income)				DEBTOR	SPOUSE
	es, salary, and commission	s (prorate	if not paid monthly	v)	\$2,743.00	<u> 57 003L</u>
Estimated monthly overtime		.o (p. o. a.o		, ,	\$0.00	
SUBTOTAL					\$2,743.00	
LESS PAYROLL DEDUCT	IONS				4 /	
•	des social security tax if B. i	s zero)			\$630.50	
B. Social Security Tax					\$0.00	
C. Medicare					\$0.00	
D. Insurance					\$0.00	
E. Union dues					\$0.00	
F. Retirement					\$0.00	
G. Other (specify)					\$0.00	
H. Other (specify)					\$0.00	
I. Other (specify)					\$0.00	
J. Other (specify)					\$0.00	
K. Other (specify)					\$0.00	
SUBTOTAL OF PAYR	OLL DEDUCTIONS				\$630.50	
TOTAL NET MONTHLY T	AKE HOME PAY				\$2,112.50	
	ation of business or profess	ion or farm	(attach detailed s	stmt)	\$0.00	
ncome from real property					\$0.00	
nterest and dividends					\$0.00	
	upport payments payable to	debtor for	r the debtor's use	or	\$500.00	
that of the dependents I						
•	vernment assistance (speci	fy)			\$0.00	
Pension or retirement incor					\$0.00	
Other monthly income (spe					ድ ስ ስስ	
1					\$0.00 \$0.00	
۷					\$0.00	
3					\$2,612.50	
TOTAL MONTHLY INC	OMÉ				\$2,012.50	

TOTAL COMBINED MONTHLY INCOME \$2,612.50

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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IN RE: Yvonne Johnson CASE NO

D. Total amount to be paid into plan each

CHAPTER 13

\$380.00

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, co schedule of expenditures labeled "Spouse."	mplete a separate
Rent or home mortgage payment (include lot rental for mobile home)	\$850.00
Are real estate taxes included? ☐ Yes ☑ No	
Is property insurance included? ☐ Yes ☑ No	
Utilities: Electricity and heating fuel Water and sewer	\$150.00
Telephone	\$50.00
Other:	, , , , , , , , , , , , , , , , , , , ,
Home maintenance (repairs and upkeep)	
Food	\$350.00
Clothing	\$60.00
Laundry and dry cleaning	\$30.00
Medical and dental expenses (not covered by insurance)	\$50.00
Transportation (not including car payments)	\$73.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's	
Life	
Health	
Auto	\$138.00
Other:	ψ100.00
Taxes (not deducted from wages or included in home mortgage payments)	+
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	
Other: son's school and after school care	\$400.00
Other: CTA passes	\$60.00
Other: car maintenance, emergency fund	\$21.00
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home:	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,232.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, interval.	or at some other regular
A. Total projected monthly income	\$2,612.50
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$2,232.00
C. Excess income (A minus B)	\$380.50

Monthly

(interval)

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IN RE: Yvonne Johnson CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$9,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$9,230.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,400.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$13,595.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,612.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,232.00
Total Number of ALL S	of Sheets Schedules	16			
	Total	Assets >	\$9,500.00		
			Total Liabilities >	\$25,225.00	

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CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the f sheets, and that they are true and correct to the best of my		17
Date 10/10/2005	Signature //s/ Yvonne Johnson Yvonne Johnson	
Date	Signature	
	[If joint case, both spouses must sign]	

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

None

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
\$24,000.00 2005 income to date
2004 \$30,000
2003 \$29,000

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{V}}$

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{V}}$

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

✓

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

✓

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 125 S. Clark St., Ste 1810 Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/07/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$0.00

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Yvonne Johnson CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

V

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

✓

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

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IN RE: Yvonne Johnson CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

None	21. Current Partners, Officers, Directors and Shan. If the debtor is a partnership, list the nature and percentage.		rship interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and dire controls, or holds 5 percent or more of the voting or equity see		oration, and each stockholder who directly or indirectly owns, poration.
None	22. Former partners, officers, directors and sha a. If the debtor is a partnership, list each member who commencement of this case.		e partnership within one year immediately preceding the
None ✓	b. If the debtor is a corporation, list all officers, or direct preceding the commencement of this case.	tors whose relation	onship with the corporation terminated within one year immediately
None		drawals or distribu	poration utions credited or given to an insider, including compensation in any quisite during one year immediately preceding the commencement of
None	· · · · · · · · · · · · · · · · · · ·		ation number of the parent corporation of any consolidated group six-year period immediately preceding the commencement of the
None			ification number of any pension fund to which the debtor, as an period immediately preceding the commencement of the case.
	DECLARATION CONCERNING DEE	BTOR'S STAT	EMENT OF FINANCIAL AFFAIRS
	declare under penalty of perjury that I have read the anshments thereto, consisting ofs		
Date	10/10/2005	Signature of Debtor	/s/ Yvonne Johnson Yvonne Johnson
Date	10/10/2005	Signature of Joint Debtor (if any)	

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CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 10th	day of October	
/s/ Yvonne Johnson		
Yvonne Johnson		<u> </u>

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Yvonne Johnson CASE NO

CHAPTER 13

	DISCLOSURE OF COMP	ENSATION OF ATTORNE	Y FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P that compensation paid to me within one year before services rendered or to be rendered on behalf of t is as follows:	ore the filing of the petition in bankru	otcy, or agreed to be paid to me, for				
	For legal services, I have agreed to accept:	<u>_</u>	\$2,400.00				
	Prior to the filing of this statement I have received	:	\$0.00				
	Balance Due:	_	\$2,400.00				
2.	The source of the compensation paid to me was:						
	☑ Debtor ☐ Other (spe	cify)					
3.	The source of compensation to be paid to me is:						
	☑ Debtor ☐ Other (spe	cify)					
4.	I have not agreed to share the above-disclose associates of my law firm.	ed compensation with any other pers	on unless they are members and				
	I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
მ.	By agreement with the debtor(s), the above-disclo	osed fee does not include the following	g services:				
		CERTIFICATION					
	I certify that the foregoing is a complete statem representation of the debtor(s) in this bankruptcy		nt for payment to me for				
	10/10/2005	/s/ Robert J. Adams & Associate	s				
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (312)	Bar No. 0013056				